Questions(Debit Card)

1What is the spending limit on the debit card? \$1,000

- 2) Could I adjust the daily spending limit? Yes
- 3) I round up purchases with the debit card? No
- 4) Does the debit card offer cash back? No, only with a credit card.

Questions(Interest)

A. How often does interest get compounded? Compounded daily, credited monthly.

Questions(Check Deposits)

- 1)Could you explain about funds availability with check deposits? I know some places have the first \$225 available the first business day and the remaining balance the next business day, or there are holds on large deposits and holds for new accounts less than 30 days old, like my account would be. And there are some places that have <u>5PM</u> available. They don't offer partial check availability, however once my account is established and in good standing for 30 days, then funds be available the next business day.
- 2)Once the check deposit becomes available could I move it around? Yes